

EUROBANK S.A.
Covered Bond II Programme
Investor Report



Report No: **107**

Reporting Date: **20/5/2024**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/4/2024	30/4/2024

Servicer Provider: **EUROBANK**
Issuer Event of Default: **NO**
Covered Bond Event of Default: **NO**

I Programme Details as of 20/3/2024

Series	Issue Date	ISIN	Moody's Rating	Original Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
3	8-Jun-10	XS0515809662	A1	620,000,000.00	Euribor 3M + 0.50% (Maximum 2%)	20-May-26	20-May-27
4	16-May-16	XS1410482951	A1	620,000,000.00	Euribor 3M + 0.50% (Maximum 2%)	20-Feb-27	20-Feb-28
6	11-Jul-18	XS1855456106	A1	600,000,000.00	Euribor 3M + 0.50% (Maximum 2%)	20-Mar-26	20-Mar-27
7	4-Feb-21	XS2297243987	A1	600,000,000.00	Euribor 3M + 0.50% (Maximum 2%)	20-May-27	20-May-28

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	22-Apr-24	22-Jul-24	28	Act/360	2.0000%	964,444.60	
4	20-Feb-24	20-May-24	90	Act/360	2.0000%	3,099,999.60	3,099,999.60
6	22-Apr-24	22-Jul-24	28	Act/360	2.0000%	933,333.24	
7	20-Feb-24	20-May-24	90	Act/360	2.0000%	3,000,000.60	3,000,000.60

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 29/2/2024			Previous Report		
		CHF	EUR	Total € (Calculated using fixing F/X Rate)	CHF	EUR	Total € (Calculated using fixing F/X Rate)
A.1	Aggregate Current Principal O/S balance	451,890,865.01	2,256,995,083.63	2,718,720,704.36	456,567,564.43	2,282,305,045.29	2,749,812,278.99
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	450,217,704.26	2,250,436,605.11	2,710,452,651.15	455,564,784.53	2,277,511,947.73	2,743,992,374.24
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	437,048,860.03	2,230,037,881.21	2,676,598,482.04	441,791,870.92	2,256,766,327.46	2,709,143,831.99
A.4	Aggregate Original Principal O/S balance	580,338,877.10	3,622,808,193.21	4,203,147,070.31	584,796,307.65	3,650,502,529.98	4,235,298,837.63
A.5	Average Current Principal O/S balance	98,045.32	42,700.02	47,310.07	98,334.60	42,834.45	47,471.94
A.6	Average Original Principal O/S balance	125,914.27	68,539.80	73,141.46	125,952.25	68,512.87	73,116.94
A.7	Maximum Current Principal O/S balance	959,500.19	1,579,492.56	1,579,492.56	959,500.19	1,585,269.24	1,585,269.24
A.8	Maximum Original Principal O/S balance	1,232,403.80	2,000,000.00	2,000,000.00	1,235,053.86	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	4,609	52,857	57,466	4,643	53,282	57,925
A.10	Weighted Average Seasoning (years)	10.07	9.47	9.57	10.00	9.41	9.51
A.11	Weighted Average Remaining Maturity (years)	18.69	18.75	18.74	18.73	18.80	18.79
A.12	Weighted Average Current Indexed LTV percent (%)	62.25	43.80	46.93	62.58	43.89	47.06
A.13	Weighted Average Current Unindexed LTV percent (%)	63.92	46.53	49.49	64.23	46.63	49.62
A.14	Weighted Average Original LTV percent (%)	72.80	63.12	64.76	72.88	63.13	64.78
A.15	Weighted Average Interest Rate - Total (%)	2.34	4.44	4.09	2.35	4.45	4.09
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	2.53	4.39	3.53	2.53	4.39	3.53
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	95.75	96.08	96.02	94.85	96.71	96.39
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	2.74	2.94	2.91	3.75	2.37	2.61
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.14	0.69	0.76	1.18	0.71	0.79
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.37	0.29	0.30	0.22	0.21	0.21
A.21	FX Rate	0.9787	-	-	0.9534	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 29/2/2024					
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	Scheduled And Paid Repayments	5,975	1,664,366.93	62,472	9,480,316.81	68,447	11,180,906.30
B.2	Partial Prepayments	7	79,792.62	213	2,407,000.14	220	2,488,529.33
B.3	Whole Prepayments	15	968,013.13	201	6,114,744.34	216	7,103,824.89
B.4	Total Principal Receipts (B1+B2+B3)	-	2,712,172.68	-	18,002,061.29	-	20,773,260.51

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 29/2/2024					
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
C.1	Interest From Installments	6,372	874,805.62	72,642	8,449,717.76	79,014	9,343,562.27
C.2	Interest From Overdues	2,504	2,989.31	17,482	22,894.88	19,986	25,949.25
C.3	Total Interest Receipts (C1+C2)	-	877,794.93	-	8,472,612.64	-	9,369,511.52
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 29/2/2024					
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	4,450	432,663,490.51	49,351	2,168,516,738.56	53,801	2,610,596,528.60
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	150	17,554,213.75	3,383	81,919,866.55	3,533	99,856,122.55
A.3	Totals (A1+ A2)	4,600	450,217,704.26	52,734	2,250,436,605.11	57,334	2,710,452,651.15
A.4	In Arrears Loans 90 Days To 360 Days	9	1,673,160.75	123	6,558,478.52	132	8,268,053.21
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	9	1,673,160.75	123	6,558,478.52	132	8,268,053.21

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 29/2/2024					
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	30 Days < Installment <= 59 Days	107	12,392,630.33	2,899	66,458,231.38	3,006	79,120,569.51
B.2	60 Days < Installment <= 89 Days	43	5,161,583.42	484	15,461,635.17	527	20,735,553.04
B.3	Total (B1+B2=A4)	150	17,554,213.75	3,383	81,919,866.55	3,533	99,856,122.55
B.4	90 Days < Installment <= 119 Days	9	1,673,160.75	119	6,432,928.15	128	8,142,502.84
B.5	120 Days < Installment <= 360 Days	0	0.00	4	125,550.37	4	125,550.37
B.6	Total (B4+B5=A4)	9	1,673,160.75	123	6,558,478.52	132	8,268,053.21

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 29/2/2024					
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	0.00	1,960,367.74	0.00	7,404,074.05	0.00	9,406,901.74
A.2	Number of Loans	0	19	0	220	0	239



Statutory Tests

as of 30/4/2024

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool ¹	2,676,598,482.04
B.	Outstanding Principal Balance of the Substitution Assets, Liquid Assets (other than any Liquid Assets standing to the credit of the	0.00
LB.	Liquidity Buffer Reserve Ledger	24,681,611.11
C.	Principal Amount Outstanding of all Series of Covered Bonds	2,440,000,000.00

Nominal Value Test Result

Pass

Nominal Value (A+B+LB)	2,701,280,093.15
Bonds Principal * Req.Coverage.Perc. (C * Req.Coverage Perc.)	2,562,000,000.00

Net Present Value Test

Pass

Net Present Value of Loans	2,937,191,330.41
NPV of the Substitution Assets, Liquid Assets ,Marketable Assets and Hedging Agreements included in the Cover Pool	0.00
NPV of Liquidity Buffer Reserve Ledger	24,681,611.11
Net Present Value of Covered Bond Liabilities	2,387,221,561.14
Lump Sum Amount (C * 1%)	24,400,000.00

Parallel shift +200bps of current interest rate curve

Pass

Net Present Value of Loans	2,795,944,161.97
NPV of the Substitution Assets, Liquid Assets ,Marketable Assets and Hedging Agreements included in the Cover Pool	0.00
NPV of Liquidity Buffer Reserve Ledger	24,681,611.11
Net Present Value of Covered Bond Liabilities	2,304,672,371.72
Lump Sum Amount (C * 1%)	24,400,000.00

Parallel shift -200bps of current interest rate curve

Pass

Net Present Value of Loans	3,108,096,508.49
NPV of the Substitution Assets, Liquid Assets ,Marketable Assets and Hedging Agreements included in the Cover Pool	0.00
NPV of Liquidity Buffer Reserve Ledger	24,681,611.11
Net Present Value of Covered Bond Liabilities	2,441,988,080.70
Lump Sum Amount (C * 1%)	24,400,000.00

Interest Rate Coverage Test

Pass

<i>Interest expected to be received during the 1st year on:</i>	
Adjusted Outstanding Principal Balance of the loans in the Cover Pool	81,017,127.39
Substitution Assets, Liquid Assets ,Marketable Assets and Hedging Agreements in the Cover Pool	0.00
Liquidity Buffer Reserve Ledger	0.00
<i>Interest expected to be paid during the 1st year on:</i>	
all Series of Covered Bonds then outstanding	48,866,849.32
Under any Hedging agreements	0.00

Parameters

LTV Cap	80.00%
Required Covererage Percentage	105.00%

Liquidity Buffer Reserve Ledger ²

as of calculation date

Balance at closing (previous period)	24,671,111.11
Credit interest	10,499.99
Opening Balance	24,681,611.10
Required Liquidity Buffer Reserve Ledger Amount	24,671,111.11
Amount credited to the account (payment to BoNY)	0.00
Available o/s Reserve Amount	24,681,611.10

¹ The adjusted Outstanding Principal of Loans is the current Principle Balance adjusted to a maximum of the LTV cap of the indexed property value

² Reserve Ledger replaced by Liquidity Buffer Reserve Ledger according to new CB law

IV	Portfolio Stratifications
-----------	----------------------------------

LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	4,609	8.02%	461,725,620.73	16.98%
EUR	52,857	91.98%	2,256,995,083.63	83.02%
Grand Total	57,466	100.00%	2,718,720,704.36	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/1/2020
0 - 37.500	16,771	29.18%	402,553,940.92	9.58%
37.501 - 75.000	20,591	35.83%	1,139,598,839.79	27.11%
75.001 - 100.000	8,476	14.75%	748,463,807.39	17.81%
100.001 - 150.000	7,197	12.52%	887,889,200.05	21.12%
150.001 - 250.000	3,393	5.90%	640,578,446.52	15.24%
250.001 - 500.000	919	1.60%	297,196,778.93	7.07%
500.001 +	119	0.21%	86,866,056.71	2.07%
Grand Total	57,466	100.00%	4,203,147,070.31	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	31,813	55.36%	578,327,948.09	21.27%
37.501 - 75.000	15,453	26.89%	819,336,754.42	30.14%
75.001 - 100.000	4,332	7.54%	372,522,849.96	13.70%
100.001 - 150.000	3,622	6.30%	434,739,846.01	15.99%
150.001 - 250.000	1,695	2.95%	315,360,343.60	11.60%
250.001 - 500.000	491	0.85%	157,647,299.99	5.80%
500.001 +	60	0.10%	40,785,662.29	1.50%
Grand Total	57,466	100.00%	2,718,720,704.36	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	9,061	15.77%	178,856,637.91	6.58%
2005	4,207	7.32%	158,723,353.58	5.84%
2006	5,731	9.97%	228,995,125.68	8.42%
2007	4,566	7.95%	208,678,074.05	7.68%
2008	2,454	4.27%	115,043,983.31	4.23%
2009	1,696	2.95%	72,827,794.84	2.68%
2010	2,331	4.06%	99,592,026.27	3.66%
2011	2,048	3.56%	78,802,086.53	2.90%
2012	1,595	2.78%	52,347,300.75	1.93%
2013	1,178	2.05%	37,832,934.09	1.39%
2014	516	0.90%	15,948,610.95	0.59%
2015	461	0.80%	18,517,171.92	0.68%
2016	466	0.81%	20,916,419.58	0.77%
2017	624	1.09%	28,530,493.25	1.05%
2018	791	1.38%	36,501,015.61	1.34%
2019	2,258	3.93%	149,116,519.73	5.48%
2020	7,452	12.97%	523,641,247.04	19.26%
2021	6,504	11.32%	449,390,645.55	16.53%
2022	2,661	4.63%	183,474,314.99	6.75%
2023	866	1.51%	60,984,948.73	2.24%
Grand Total	57,466	100.00%	2,718,720,704.36	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	2,419	4.21%	12,950,026.60	0.48%
2026 - 2030	11,360	19.77%	192,364,024.53	7.08%
2031 - 2035	10,478	18.23%	366,287,183.32	13.47%
2036 - 2040	10,619	18.48%	543,880,399.72	20.01%
2041 - 2045	8,252	14.36%	506,840,957.69	18.64%
2046 +	14,338	24.95%	1,096,398,112.50	40.33%
Grand Total	57,466	100.00%	2,718,720,704.36	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	6,080	10.58%	47,354,667.65	1.74%
40.01 - 60 months	3,138	5.46%	51,283,390.05	1.89%
60.01 - 90 months	6,505	11.32%	160,149,109.61	5.89%
90.01 - 120 months	4,752	8.27%	158,029,594.73	5.81%
120.01 - 150 months	5,754	10.01%	241,149,141.94	8.87%
150.01 - 180 months	5,395	9.39%	274,344,344.23	10.09%
over 180 months	25,842	44.97%	1,786,410,456.13	65.71%
Grand Total	57,466	100.00%	2,718,720,704.36	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	52	0.09%	5,933,983.19	0.22%
1.01% - 2.00%	1,265	2.20%	145,323,576.75	5.35%
2.01% - 3.00%	3,740	6.51%	353,078,981.21	12.99%
3.01% - 4.00%	15,105	26.29%	983,153,371.55	36.16%
4.01% - 5.00%	21,922	38.15%	729,507,625.13	26.83%
5.01% - 6.00%	8,800	15.31%	300,449,218.65	11.05%
6.01% - 7.00%	4,223	7.35%	146,670,493.60	5.39%
7.01% +	2,359	4.11%	54,603,454.28	2.01%
Grand Total	57,466	100.00%	2,718,720,704.36	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,822	34.49%	386,163,642.18	14.20%
20.01% - 30.00%	8,912	15.51%	372,317,418.79	13.69%
30.01% - 40.00%	7,956	13.84%	415,403,543.38	15.28%
40.01% - 50.00%	6,833	11.89%	419,810,938.25	15.44%
50.01% - 60.00%	5,228	9.10%	357,691,302.87	13.16%
60.01% - 70.00%	3,714	6.46%	282,895,483.12	10.41%
70.01% - 80.00%	2,458	4.28%	216,134,821.97	7.95%
80.01% - 90.00%	1,418	2.47%	147,334,170.29	5.42%
90.01% - 100.00%	763	1.33%	83,222,615.34	3.06%
100.00% +	362	0.63%	37,746,768.18	1.39%
Grand Total	57,466	100.00%	2,718,720,704.36	100.00%

CURRENT LTV Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	17,502	30.46%	315,301,311.68	11.60%
20.01% - 30.00%	9,084	15.81%	341,110,608.23	12.55%
30.01% - 40.00%	8,058	14.02%	391,564,949.56	14.40%
40.01% - 50.00%	6,711	11.68%	385,783,854.71	14.19%
50.01% - 60.00%	5,753	10.01%	389,793,306.13	14.34%
60.01% - 70.00%	5,021	8.74%	374,757,964.91	13.78%
70.01% - 80.00%	3,109	5.41%	268,351,427.44	9.87%
80.01% - 90.00%	1,206	2.10%	130,689,013.13	4.81%
90.01% - 100.00%	538	0.94%	62,929,532.98	2.31%
100.00% +	484	0.84%	58,438,735.59	2.15%
Grand Total	57,466	100.00%	2,718,720,704.36	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,185	7.28%	81,012,856.63	2.98%
20.01% - 30.00%	5,616	9.77%	155,760,709.78	5.73%
30.01% - 40.00%	7,184	12.50%	248,425,972.63	9.14%
40.01% - 50.00%	8,324	14.49%	343,632,680.60	12.64%
50.01% - 60.00%	8,438	14.68%	404,464,263.46	14.88%
60.01% - 70.00%	7,741	13.47%	417,245,223.24	15.35%
70.01% - 80.00%	8,153	14.19%	492,854,076.90	18.13%
80.01% - 90.00%	3,914	6.81%	268,559,795.82	9.88%
90.01% - 100.00%	2,406	4.19%	185,667,802.17	6.83%
100.00% +	1,505	2.62%	121,097,323.15	4.45%
Grand Total	57,466	100.00%	2,718,720,704.36	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	25,027	43.55%	1,408,228,006.33	51.80%
Thessaloniki	8,120	14.13%	368,357,942.14	13.55%
Macedonia	5,998	10.44%	203,569,612.15	7.49%
Peloponnese	4,097	7.13%	162,185,001.85	5.97%
Thessaly	3,776	6.57%	134,413,816.47	4.94%
Sterea Ellada	3,001	5.22%	113,175,191.55	4.16%
Creta Island	2,142	3.73%	98,634,534.30	3.63%
Ionian Islands	882	1.53%	41,028,309.12	1.51%
Thrace	1,351	2.35%	49,086,264.16	1.81%
Epirus	1,496	2.60%	50,780,353.23	1.87%
Aegean Islands	1,576	2.74%	89,261,673.08	3.28%
Grand Total	57,466	100.00%	2,718,720,704.36	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	304	0.53%	23,145,478.94	0.85%
12 - 24	2,323	4.04%	158,782,393.08	5.84%
24 - 36	3,374	5.87%	235,442,844.11	8.66%
36 - 60	13,369	23.26%	930,689,623.06	34.23%
60 - 96	2,124	3.70%	98,667,014.39	3.63%
over 96	35,972	62.60%	1,271,993,350.78	46.79%
Grand Total	57,466	100.00%	2,718,720,704.36	100.00%

LEGAL LOAN TERM				
Interest expected to be received during the 1st year on:				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	3	0.01%	28,235.51	0.00%
5 - 10 years	1,130	1.97%	26,108,337.81	0.96%
10 - 15 years	4,125	7.18%	118,985,489.76	4.38%
15 - 20 years	8,514	14.82%	299,631,378.17	11.02%
20 - 25 years	11,456	19.94%	487,402,899.85	17.93%
25 - 30 years	17,977	31.28%	843,878,622.86	31.04%
30 - 35 years	8,436	14.68%	616,200,325.52	22.67%
35 years +	5,825	10.14%	326,485,414.89	12.01%
Grand Total	57,466	100.00%	2,718,720,704.36	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	43,228	75.22%	1,931,043,235.07	71.03%
Houses	14,238	24.78%	787,677,469.29	28.97%
Grand Total	57,466	100.00%	2,718,720,704.36	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	10,865	18.91%	506,428,850.51	18.63%
Purchase	28,701	49.94%	1,517,153,051.54	55.80%
Repair	11,692	20.35%	485,268,367.85	17.85%
Construction (re-mortgage)	150	0.26%	10,636,787.43	0.39%
Purchase (re-mortgage)	707	1.23%	42,946,744.45	1.58%
Repair (re-mortgage)	462	0.80%	26,109,593.10	0.96%
Equity Release	4,889	8.51%	130,177,309.47	4.79%
Grand Total	57,466	100.00%	2,718,720,704.36	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	57,379	99.85%	2,709,999,194.47	99.68%
Balloon	87	0.15%	8,721,509.89	0.32%
Grand Total	57,466	100.00%	2,718,720,704.36	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	49,670	86.43%	2,249,151,034.30	82.73%
Fixed Converting to Floating	7,713	13.42%	466,952,748.78	17.18%
Fixed to Maturity	83	0.14%	2,616,921.28	0.10%
Grand Total	57,466	100.00%	2,718,720,704.36	100.00%

INDEX TYPE (FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	532	1.07%	21,797,167.98	0.97%	
Euribor 1 Month	427	0.86%	26,714,914.66	1.19%	
Euribor 3 Months	1,973	3.97%	105,212,671.12	4.68%	
Eurobank OEK's Rate	132	0.27%	2,037,128.57	0.09%	
Originator Rate	7,782	15.67%	131,126,328.50	5.83%	
Saron 1M ISDA (CHF)	210	0.42%	25,069,847.47	1.11%	
Saron 3M ISDA (CHF)	140	0.28%	16,973,698.41	0.75%	
ESTR 1M ISDA (EUR)	74	0.15%	1,225,260.39	0.05%	
Cap ECB Tracker	13,081	26.34%	433,805,063.73	19.29%	
Cap Euribor 1 Month	4,266	8.59%	244,100,448.64	10.85%	
Cap Euribor 3 Months	16,803	33.83%	823,125,630.94	36.60%	
Cap Saron ISDA (CHF)	4,214	8.48%	417,321,615.97	18.55%	
Other	36	0.07%	641,257.93	0.03%	
Grand Total	49,670	100.00%	2,249,151,034.30	100.00%	

INDEX TYPE (FIXED CONVERTING TO FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	41	0.53%	1,562,068.33	0.33%	
Euribor 1 Month	33	0.43%	1,679,708.12	0.36%	
Euribor 3 Months	7,623	98.83%	463,350,694.34	99.23%	
Originator Rate	16	0.21%	360,277.99	0.08%	
Grand Total	7,713	100.00%	466,952,748.78	100.00%	

FIXED CONVERTING TO FLOATING - END OF FIXED RATE PER.					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
1 Jan 2024 - 31 Dec 2025	142	1.84%	6,608,130.41	1.42%	
1 Jan 2026 - 31 Dec 2030	2,315	30.01%	123,181,016.75	26.38%	
1 Jan 2031 - 31 Dec 2035	1,756	22.77%	105,559,741.83	22.61%	
1 Jan 2036 - 31 Dec 2040	1,387	17.98%	84,662,871.35	18.13%	
1 Jan 2041 +	2,113	27.40%	146,940,988.44	31.47%	
Grand Total	7,713	100.00%	466,952,748.78	100.00%	

SUBSIDISED VS. NON-SUBSIDISED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	57,466	100.00%	2,718,720,704.36	100.00%	
Y	0	0.00%	0.00	0.00%	
Grand Total	57,466	100.00%	2,718,720,704.36	100.00%	

SUBSIDISED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Greek Government	0	0.00%	0.00	0.00%	
OEK Subsidy	0	0.00%	0.00	0.00%	
Grand Total	0	0.00%	0.00	0.00%	

COMBINED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	48,317	84.08%	2,415,610,322.20	88.85%	
Y	9,149	15.92%	303,110,382.16	11.15%	
Grand Total	57,466	100.00%	2,718,720,704.36	100.00%	

Preferential Rate Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	56,146	97.70%	2,639,457,054.02	97.08%	
Y	1,320	2.30%	79,263,650.34	2.92%	
Grand Total	57,466	100.00%	2,718,720,704.36	100.00%	

STAFF LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	55,426	96.45%	2,587,714,346.80	95.18%	
S	2,040	3.55%	131,006,357.57	4.82%	
Grand Total	57,466	100.00%	2,718,720,704.36	100.00%	

ADD-ON LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	51,772	90.09%	2,539,831,544.16	93.42%	
Y	5,694	9.91%	178,889,160.20	6.58%	
Grand Total	57,466	100.00%	2,718,720,704.36	100.00%	

OCCUPANCY TYPES					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Owner occupied	54,774	95.32%	2,595,465,321.94	95.47%	
Second home/Holiday houses	2,501	4.35%	115,138,478.84	4.24%	
Buy-to-let/Non-Owner occupied	88	0.15%	3,803,921.50	0.14%	
Other	103	0.18%	4,312,982.08	0.16%	
Grand Total	57,466	100.00%	2,718,720,704.36	100.00%	

Top 15 Profession Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Other Professions	14,548	25.32%	784,317,311.02	28.85%	
Other Private Employees	9,266	16.12%	471,267,137.60	17.33%	
Pensioner	10,434	18.16%	345,558,779.01	12.71%	
Civil Servant	5,867	10.21%	230,302,056.82	8.47%	
Other Self employed	3,143	5.47%	207,375,651.32	7.63%	
Unemployed	3,474	6.05%	152,369,108.31	5.60%	
Bank employee	1,673	2.91%	110,617,186.01	4.07%	
Civil Servant - Policeman	1,726	3.00%	81,886,719.76	3.01%	
Salesman	1,340	2.33%	58,233,324.81	2.14%	
Teacher	1,541	2.68%	56,484,877.41	2.08%	
Military Personnel	1,170	2.04%	55,406,283.14	2.04%	
Housewife	1,031	1.79%	45,993,398.92	1.69%	
Lawyers - Juurists	562	0.98%	40,930,210.53	1.51%	
Independent means	567	0.99%	39,396,478.23	1.45%	
Civil Servant - Primary School Teachers	1,124	1.96%	38,582,181.49	1.42%	
Grand Total	57,466	100.00%	2,718,720,704.36	100.00%	